

Form 149

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Steven E. Keffer
Julie A. Keffer
aka Julie A. Liberoni
Debtor(s)

Bankruptcy Case No.: 19-21546-CMB
Issued Per Oct. 24, 2019 Proceeding
Chapter: 13
Docket No.: 27 - 5, 23
Concil. Conf.: at

ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 5, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at , in .* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ditech Financial at Claim No. 41 .
- H. Additional Terms: The secured claims of Credit Acceptance (Claim No. 1) and Regional Acceptance Corp. (Claim No. 5) shall govern as to claim amount, to be paid at the modified plan terms.

(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:*

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm
Judge
United States Bankruptcy Court

Dated: October 29, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Steven E. Keffer
 Julie A. Keffer
 Debtors

Case No. 19-21546-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 4
 Total Noticed: 92

Date Rcvd: Oct 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2019.

db/jdb +Steven E. Keffer, Julie A. Keffer, 1355 Main St., Latrobe, PA 15650-2261
 15034578 +American Credit Financial, PO Box 23, Norcross, GA 30091-0023
 15067069 +Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
 15034581 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 15034580 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 15034582 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413)
 15034591 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 15034594 ++CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816
 (address filed with court: Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047)
 15075559 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
 15034584 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
 15068851 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15034596 +Court of Common Pleas of Westmoreland Co, 2 N Main St, Mezzanine, Room 3, Greensburg, PA 15601-2405
 15034598 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 15034597 +Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
 15034599 +Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
 15034600 +Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 15034601 Credit One Bank, PO Box 2856, Chesapeake, VA 23327-2856
 15076129 Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
 15034603 Ditech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109
 15034605 Everest Receivable Svcs, Matrix Credit Card, 2351 N. Forest Road, Suite 100, Getzville, NY 14068-9902
 15034606 Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
 15034607 Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
 15034610 +First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478
 15034611 +First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
 15034612 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 15034615 +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
 15034618 +FnB Omaha, 1620 Dodge St, Omaha, NE 68197-0003
 15034619 Hanger Clinic, 62857 Collection Center Drive, Chicago, IL 60693-0628
 15034620 Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570
 15034631 +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
 15034634 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
 15053874 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197)
 15034637 +Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
 15059059 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 15034638 +Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148
 15034643 +Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911
 15034644 #+Ratchford Law Group, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2059
 15034645 +Regional Acceptance Corp, 4770 Duke Dr, Mason, OH 45040-9376
 15034652 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
 15034650 +Target, Po Box 673, Minneapolis, MN 55440-0673
 15061600 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 15071370 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 15034655 +US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
 15034656 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 15034657 Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 30 2019 03:37:21
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 30 2019 03:36:11
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15034577 E-mail/Text: kristin.villneuve@allianceoneinc.com Oct 30 2019 03:11:08 Alliance One, PO Box 3110, Southeastern, PA 19398-3110
 15065029 +E-mail/Text: bnc@atlasacq.com Oct 30 2019 03:11:11 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 15034579 +E-mail/Text: bk@avant.com Oct 30 2019 03:12:08 Avant, LLC, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101
 15039308 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 30 2019 03:36:24 CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 4
Total Noticed: 92

Date Rcvd: Oct 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15034586 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 30 2019 03:37:19 Capital One,
15000 Capital One Dr, Richmond, VA 23238
15034593 +E-mail/Text: jsanders@cksfin.com Oct 30 2019 03:11:35 CKS Financial, PO Box 2856,
Chesapeake, VA 23327-2856
15034594 E-mail/Text: mediamanagers@clientservices.com Oct 30 2019 03:11:09 Client Services,
3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047
15034588 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 30 2019 03:36:13 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15067806 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 30 2019 03:36:15
Capital One Auto Finance, a division of Capital One, P.O. Box 4360, Houston, TX 77210-4360
15034590 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 30 2019 03:35:22 Capital One Bank,
c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15047134 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 30 2019 03:37:19
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
Charlotte, NC 28272-1083
15034595 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 30 2019 03:11:47 Comenity Capital Bank,
c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15034602 E-mail/Text: mrdiscen@discover.com Oct 30 2019 03:11:09 Discover Financial, Po Box 15316,
Wilmington, DE 19850
15039027 E-mail/Text: mrdiscen@discover.com Oct 30 2019 03:11:09 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15034604 E-mail/Text: bankruptcynotices@dcicollect.com Oct 30 2019 03:12:07
Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
15034608 +E-mail/Text: data_processing@fin-rec.com Oct 30 2019 03:11:21 Financial Recovery Services,
PO Box 4115, Concord, CA 94524-4115
15034609 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 30 2019 03:11:59 Fingerhut Advantage,
c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
15059958 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 30 2019 03:11:59 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
15034621 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 30 2019 03:12:00 Jefferson Capital Systems, LLC,
Po Box 1999, Saint Cloud, MN 56302
15034624 +E-mail/Text: bncnotices@becket-lee.com Oct 30 2019 03:11:15 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15034622 +E-mail/Text: bncnotices@becket-lee.com Oct 30 2019 03:11:15 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15039307 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 30 2019 03:36:21 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15034627 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 30 2019 03:35:30
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
15034626 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 30 2019 03:36:22
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15044752 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 30 2019 03:35:24 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15055247 +E-mail/Text: bankruptcy@sccompanies.com Oct 30 2019 03:11:01 Massey's,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034630 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 30 2019 03:35:25
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15034628 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 30 2019 03:37:12
Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15056450 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 30 2019 03:11:47 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
15034639 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 30 2019 03:50:23
Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15075818 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 30 2019 03:37:17
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15034640 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 30 2019 03:37:15
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15056882 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 30 2019 03:12:00 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15034646 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 30 2019 03:36:14 Regional Acceptance Corp,
Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
15040668 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 30 2019 03:36:14 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
15034648 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 30 2019 03:35:22 SYNCB/Walmart,
c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15061286 +E-mail/Text: bncmail@w-legal.com Oct 30 2019 03:11:54 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15034647 +E-mail/Text: bankruptcy@sccompanies.com Oct 30 2019 03:12:24 Seventh Avenue,
1112 Seventh Avenue, Monroe, WI 53566-1364
15035158 +E-mail/PDF: gcsedi@recoverycorp.com Oct 30 2019 03:35:19 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15034649 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 30 2019 03:11:47 Synchrony Bank,
c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15061304 +E-mail/Text: bncmail@w-legal.com Oct 30 2019 03:11:54 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15034654 +E-mail/Text: media@trueaccord.com Oct 30 2019 03:12:23 True Accord,
303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366

District/off: 0315-2

User: jhel
Form ID: 149

Page 3 of 4
Total Noticed: 92

Date Rcvd: Oct 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15070670 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 30 2019 04:37:22 Verizon,
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15034658 E-mail/Text: bankruptcy@firstenergycorp.com Oct 30 2019 03:11:51 West Penn Power,
PO Box 3687, Akron, OH 44309-3687
15065372 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 30 2019 03:11:51 West Penn Power,
5001 NASA Blvd., Fairmont, WV 26554-8248
15034659 +E-mail/Text: admin@rosebudlending.com Oct 30 2019 03:12:18 ZocaLoans, PO Box 1147,
Mission, SD 57555-1147

TOTAL: 48

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial, LLC
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
15034583* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413)
15034587* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
15034592* +CBCS, PO Box 2724, Columbus, OH 43216-2724
15034585* +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15034589* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15068852* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15034613* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034614* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034616* +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034617* +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034625* +Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15034623* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15034629* +Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15034632* +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034633* +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034635* +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St,
Dixon, MO 65459-8048
15034636* +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St,
Dixon, MO 65459-8048
15034641* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15034642* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15034653* +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15034651* +Target, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 1, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2019 at the address(es) listed below:

Abagale E. Steidl on behalf of Joint Debtor Julie A. Keffer asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl on behalf of Debtor Steven E. Keffer asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

District/off: 0315-2

User: jhel
Form ID: 149

Page 4 of 4
Total Noticed: 92

Date Rcvd: Oct 29, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James Warmbrodt on behalf of Creditor Ditech Financial, LLC bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6